

REMARKS

I. Summary of Office Action

Claims 1-7 were pending in the application.

The Examiner rejected claims 1-7 under 35 U.S.C § 102(e) as being anticipated by Win et al. U.S. Patent No. 6,182,142 (hereinafter, "Win").

II. Summary of Applicant's Reply

Applicants have amended claims 1 and 4 and added new claims 8-21. No new matter has been added by the amendments to claims 1 and 4 or by the additions of claims 8-21.

Reconsideration of this application is respectfully requested.

III. The Rejection of Claims 1-7

In rejecting claims 1-7, the Examiner stated that if the claims were amended to recite that "electronic security value unit" and "association" are "limited to currency or a form of payment and listing who is liable for the transaction," that the claims would overcome the prior art of record (Office Action, page 3, lines 13-17).

Applicants have amended claim 1 in order to recite that the "electronic security value unit" is "used as payment" and that the first and second associations are used to determine that "said component accessed said resource."

In light of the above amendments to claim 1, applicants respectfully request that the Examiner withdraw the rejection of claim 1. Since claims 2-7 depend from independent claim 1, applicants respectfully request that the Examiner withdraw the rejections to claim 2-7. For the same reasons, applicants request that the Examiner allow claims 8-21, which contain similar elements to those in claims 1-7.

IV. Amendments to Claims 4-7 and New Claims 8-21

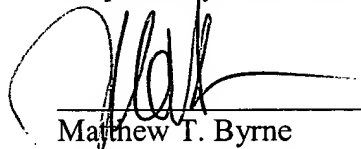
Applicants have amended claims 4-7 and added new claims 8-21 in order to more particularly define the present invention. Claims 4-7 have been amended to remove unnecessary "step of" language (claims 4 and 5) and correct an antecedent basis problem (claims 6 and 7). Claims 8-21 have been added to provide counterpart claims to claims 1-7 in system form (claims

8-14) and as provided by In re Beauregard (claims 15-21). These claims are fully supported and justified by the original specification, claims, and drawings, and add no new matter.

V. Conclusion

For at least the reasons set forth above, applicants respectfully submit that this application, as amended, is in condition for allowance. Reconsideration and prompt allowance of the application are respectfully requested.

Respectfully submitted,


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